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CAREER AND LIFE MANAGEMENT 20

PROGRAM INTRODUCTION

RATIONALE AND PHILOSOPHY

Career and Life Management, as prescribed within the *Secondary Education in Alberta* Policy Statement, June 1985, is a core course required of all senior high school students.

Career and Life Management 20 will provide all senior high school students with opportunities to develop and practise life skills through learning experiences which are relevant, meaningful and appropriate to their cognitive and affective development. This will be done in situations that will help them to build confidence in their ability to cope with the stress of growing up and living within a rapidly changing society.

It is crucial for the individual to develop and to apply the necessary knowledge and skills to deal with a wide variety of issues and situations that will be encountered throughout life.

Students will have the opportunity to:

- realistically set and plan for personal goals
- assess and consider their own abilities
- determine how their personal characteristics affect their learning and decision-making
- test their ideas and current expectations in a non-judgmental and safe environment.

Developing thinking and communicating skills and learning how to deal with feelings effectively will provide a basis for building life skills and improving relationships with others. Students will appreciate and understand how careers, relationships, well-being and finance affect their lives. Through an increased awareness of self the student will be able to contribute more positively to the well-being of others.

GENERAL OBJECTIVES

The student:

1. develops a more positive self-concept and a better understanding of personal interests, values, aptitudes and abilities

2. develops the ability to make choices and accept challenges that take into account significant others, values, responsibilities and available resources

3. develops an awareness that well-being contributes to the process of realizing goals and satisfying needs, and to coping with changes in the environment

4. develops awareness of career planning options

5. develops an awareness of the relationship between and among lifestyle, financial planning and career planning

6. develops the ability to deal with feelings, and to apply effective thinking and communication skills.

CURRICULUM STRUCTURE

Career and Life Management 20 is structured into three modules:

- Personal and Interpersonal Challenges
- Career Explorations
- Financial Planning and Consumer Choices

All three modules are to be covered in the 3-credit course, but may be sequenced at the discretion of the teacher.

Schools may expand one, two or three of the modules for 4 credits or 5 credits.

Parents may withdraw students from the human sexuality component of the Personal and Interpersonal Challenges module by submitting a letter to the school indicating their intention to do so. It is recommended that prior to the teaching of this topic, parents be fully informed of the objectives and resources that will be used.

CURRICULUM ORGANIZATION

The objectives of the Career and Life Management course, the diversity of student experience, and the need to respond to personal and social issues require the active involvement of the student through:

- structuring the content to meet individual and group needs
- allowing students to reflect on and internalize the information and ideas outlined within the course
- encouraging students to share their ideas and consider the point of view of others.

It is recognized that each student will bring a wide range of background knowledge and skill to each module — a result of prior study, level of maturity, family background and personal experience.

All general learning expectations and specific learner expectations are required.

Minimum time allocations are recommended for each module to ensure students address each of the key elements of the curriculum and recognize the interrelationship and interdependence of the topics.

- Personal and Interpersonal Challenges
  minimum time: 30 hours

- Career Explorations
  minimum time: 15 hours

- Financial Planning and Consumer Choices
  minimum time: 15 hours

Additional time may be used in each module to help support and provide reinforcement in a particular learning expectation or objective where students have limited background or skill. Some students will need enrichment, if they are already able to reach the level(s) of learning processes designated for the learning expectations.

In all modules students should be encouraged to:

- reflect on previous choices and decisions
- reassess their strengths, abilities, attitudes and knowledge
- define one or more challenge(s) they presently face (or may face in the near future)
- prepare a plan of action to deal with the defined challenge(s).

It is recommended that students direct their skills and knowledge to meet challenges that are important to them at this time. As the course progresses, the challenges identified should gradually assume a long-term perspective, and the action plans should reflect that perspective.

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STUDENT LEARNING OUTCOMES

PERSONAL AND INTERPERSONAL CHALLENGES

The focus of this module is to help students examine the value of maintaining a balance in their relationships and their lifestyle. Students should come to recognize that life involves change, success, challenge, risk, opportunity, frustration and loss. Students also gain an understanding and appreciation of how personal and interpersonal challenges affect individuals and families from the many different heritages and cultures in our society.

Well-Being and Healthy Lifestyle

General Learner Expectations

The student will:

- understand the nature of well-being, and recognize that personal well-being is predominantly determined by lifestyle choices
- examine current health issues and concerns
- accept personal responsibility for decision making in attaining, maintaining and promoting optimal levels of well-being
- identify personal, professional and community support resources for individuals and families
- demonstrate flexibility in using a variety of strategies to cope with the challenges of daily living.

Specific Learner Expectations

The student will:

1. describe the holistic nature of well-being, which includes a combination of the following factors:
    - psychological
    - intellectual
    - social
    - spiritual
    - physical
    - environmental
    - cultural/ethnic
    - societal
2. describe the interdependence of various aspects of well-being and healthy lifestyle
3. examine positive and negative factors that influence an individual's sense of well-being:
    - media
    - peers
    - trends
4. recognize that different behaviours may involve varying degrees of risk to one's health and well-being:
    - nutrition
    - exercise
    - preoccupation with body image
    - fad diets and eating disorders
    - performance-enhancing drugs
    - substance use and abuse
5. recognize that stress and change are a normal part of life
6. understand that individuals respond to change and stress in different ways
7. demonstrate skills and strategies that enhance personal health and maintain a healthy lifestyle:
    - time management
    - goal setting
    - exercise program
8. identify personal, professional and community agency support networks that are available
9. Identify the consequences of not addressing negative stress:
    - depression
    - anger
    - suicide

10. Analyze the abilities and strengths that can be used to adjust to change and cope with challenges.

Living within Relationships

General Learner Expectations

The student will:

- build awareness of personal thinking processes and strategies and apply that knowledge to relationships
- identify the expectations and commitments involved in various relationships
- explore the role of family, peers and others in a person's life
- explore various issues that arise in relationships and identify strategies for dealing with these issues
- recognize that crises occur throughout life, and that crises affect individuals and families differently
- recognize that one's response to change and crises affects others
- accept loss as a natural part of the life cycle
- learn how to recognize situations that can act as turning points in one's life and develop strategies to respond to the challenge of change
- recognize the importance of providing support for others
- develop skills, attitudes and behaviours that will promote healthy relationships.

Specific Learner Expectations

Understanding Oneself

The student will:

1. distinguish between ideal self, self-concept and others' perception of self
2. review and assess how expectations held by self and others affect self-concept
3. understand various elements of the thinking process and of personal learning styles:
   - thinking skills
   - learning strategies
   - influence of one's attitudes on learning
4. understand that personal change and growth are continual.

Understanding Relationships

The student will:

1. explore how personal and lifestyle needs can be met in stable and satisfying relationships:
   - physical needs
   - social needs
   - spiritual needs
   - cultural needs
   - financial needs
   - emotional needs
   - intellectual needs
2. identify the rights and responsibilities of individuals in relationships
3. assess the influence of stereotyping on relationships, for example, stereotypes or role expectations related to:
   - gender
   - age
   - culture
4. recognize that people perceive and express masculinity and femininity in a variety of different ways
5. explore peer relationships and their role throughout the life cycle
6. recognize that a person's needs cannot all be met in one relationship
7. understand that not all relationships will have the same type or level of intimacy

8. identify communication barriers in a variety of different relationships

9. review communication skills and practise assertive behaviour

10. explore the role of family in one's life

11. recognize the importance of family relationships and explore strategies to enhance communication with parents and siblings

12. demonstrate awareness that, in different cultures, individuals and families deal with personal issues in different ways.

Understanding How Change Affects Relationships

The student will:

1. recognize that all relationships continually change

2. understand that, at different stages of the life cycle, people have different expectations of relationships

3. identify stages in the life cycle that are most likely to produce change, and recognize that each life stage involves different challenges and potential crises

4. recognize the effect of conflict and stress on relationships, and learn how to constructively resolve conflict and reduce stress.

Recognizing Unhealthy Relationships

The student will:

1. learn to identify and deal with unhealthy relationships

2. recognize exploitation and violence in unhealthy relationships:

    - sexual abuse
    - dating violence
    - family violence
    - sexual harrassment
    - sexual assault

3. recognize that some problems in relationships cannot easily be resolved at a particular time

4. identify internal and external support resources that are available to people who must deal with an unhealthy relationship.

Dealing with Grief, Loss and Change

The student will:

1. identify different types of losses in a person's life

2. recognize that, in different cultures, individuals and families deal differently with grief and loss

3. review the stages of grief

4. identify skills for dealing with change, grief and loss

5. explore ways of supporting others in their grief

6. explore ways of ending a relationship in a positive manner and adjusting to the resulting change.

Enhancing Relationships

1. appreciate the beauty of healthy relationships and the value of life

2. recognize the need for flexibility in relationships

3. review strategies that a person can use to enhance relationships.

Human Sexuality and Relationships

<u>General Learner Expectations</u>

The student will:

- develop an understanding and awareness of the many dimensions of human sexuality

- develop an information base that helps him/her to make responsible decisions about sexual behaviour (with an emphasis on postponing sexual intercourse)

- build communication skills that increase and improve discussions about sexuality with parents, teachers and peers.

Specific Learner Expectations

The student will:

1. recognize that social and sexual relationships involve:

    - different levels of intimacy
    - varying commitments and expectations
    - responsible decision making
    - open communication
    - varying degrees of trust
    - respect for self and others
    - appropriate self-disclosure

2. review the pressures that may lead to sexual intercourse:

    - media
    - peers
    - alcohol

3. identify ways to cope with pressures that can lead to sexual activity; e.g., communicating feelings effectively and practising refusal skills

4. evaluate the benefits of postponing sexual intercourse

5. re-evaluate the responsibilities involved in and possible consequences of sexual behaviour, for example, decisions about:

    - contraception
    - unplanned pregnancy
    - sexuality transmitted diseases
    - HIV/AIDS

6. identify support systems in the family and community that are available to help people deal with issues related to human sexuality.

CAREER EXPLORATION

The focus of this module is to help students examine the career and educational planning process from a broad perspective. In other words, students will learn that there are many ways of making choices, of reaching goals and of abandoning old goals for new ones. Students should be encouraged to explore a variety of alternatives in planning their futures, with an awareness of trends and issues in society and the workplace. Students should also recognize that there can be dignity in all work, that family considerations are among the many factors in career planning, and that one's heritage or culture may be a factor in choosing a career.

General Learner Expectations

The student will:

- explore the meaning of work and recognize how work relates to personal, family and societal values

- examine the relationship between career planning, family and personal goals, and lifestyle expectations

- identify the components of the career planning process and explore several labour market clusters

- recognize the need for flexibility and explore alternative career choices over one's life span

- recognize that personal, societal and economic change may affect one's career or educational plans

- build skills and attitudes in preparing for and obtaining employment

- develop interpersonal skills that will lead toward positive work relationships

- identify the fundamental rights and responsibilities of employees and employers.

Specific Learner Expectations

The Career Planning Process

The student will:

1. review concepts of:
   - work
   - job
   - career
   - occupation
   - career planning
   - lifestyle planning
2. develop skills in self-assessment, motivation and self-creation; i.e., give kids tools to manage their own development, learning and career planning
3. recognize that career and educational planning is influenced by:
   - aspirations
   - aptitudes
   - attitudes
   - values
   - family expectations
4. relate skills developed through daily living to career opportunities:
   - school work
   - volunteerism
   - family responsibilities
   - recreational activities
5. recognize the interrelationship between occupational choice and lifestyle preferences.

Career Alternatives

The student will:

1. explore future post-high-school alternatives:
   - training/apprenticeship opportunities
   - direct entry into workplace
   - self-employment/family business
   - entrepreneurship
   - post-secondary education
2. explore the concept of career pathing, indicating how the experiences, knowledge, abilities, networks, attitudes from one situation can lead to new opportunities
3. obtain information on financial assistance for post-secondary education/training
4. obtain and interpret information on future employment trends
5. relate employment trends to identified career clusters
6. identify several career clusters that reflect personal interests and abilities
7. use decision-making skills to evaluate several alternative career choices
8. identify potential entrepreneurial opportunities:
   - generating ideas
   - encouraging ideas
   - examining ways of putting ideas into practice
9. recognize that there are a variety of positive alternatives to paid employment and what impact those alternatives have on occupational opportunity:
   - caring for family
   - volunteering in the community
   - bartering for goods and services
10. explore alternative trends in the workplace:
    - part-time work/job sharing
    - working at home
    - using technology to connect home to job site
11. recognize that unemployment as a result of economic trends may lead to unexpected career changes
12. research several alternative career choices

Preparation for the Work Force

The student will:

1. identify and differentiate personal assets that are transferable and job-related:

    - abilities
    - attitudes
    - networks
    - experiences
    - materials
    - personal characteristics
    - knowledge

2. develop and practise successful job search skills:

    - networking
    - application forms
    - letters of application, follow-up letters
    - résumés
    - interviews

3. examine the impact of work on students' lives

4. identify the legal rights and responsibilities of employers and employees:

    - sexual harassment
    - gender discrimination
    - *Labour Standards Act*

5. identify the skills, attitudes and behaviours necessary for employability and positive job maintenance:

    - communication skills
    - thinking skills
    - continual learning
    - positive attitudes and behaviours
    - responsibility
    - adaptability
    - teamwork and cooperation
    - quality orientation
    - commitment.

FINANCIAL PLANNING AND CONSUMER CHOICES

The focus of this module is to help students develop effective financial planning skills and consumer awareness. Students consider how their financial decisions affect them personally and how their decisions affect their families and their communities. They apply personal financial planning skills and develop an understanding of the basic principles of investment, credit and insurance. As well, they apply consumer decision-making skills, including how to obtain and evaluate available information. Finally, students learn how individuals and families from different heritages and cultures plan their finances and/or make consumer decisions in different ways.

Financial Decision Making

General Learner Expectations

The student will:

- develop skills related to planning and implementing a budget, making savings and investment choices, using credit and meeting insurance needs (considering in each case how such financial decisions affect an individual, his family and his community)

- recognize the need to adapt financial planning to changes that occur throughout the life cycle

- understand that financial decisions must be made in the context of natural and or unexpected changes throughout the life cycle and other major changes in life:

    - unemployment
    - death
    - divorce
    - theft
    - layoffs
    - promotions
    - inheritance
    - disability

- recognize that the responsibilities and commitment of parenting have an impact on financial choices

- appreciate that people from different cultures handle financial decisions in different ways because they have different traditions, customs, values and beliefs

Specific Leaner Expectations

Planning a Budget

The student will:

1. determine net income (take-home pay):

   - gross income earned
   - deductions from income

2. identify expenses related to basic needs, such as:

   - costs for shelter
   - utilities costs
   - food costs
   - clothing expenses
   - required work-related expenses
   - basic insurance coverage
   - transportation costs

3. calculate discretionary income:

   - savings and investment
   - income available for leisure activity
   - charitable donations.

Implementing a Budget

The student will:

1. recognize available banking options:

   - types of financial institutions
   - factors affecting choice of financial institution
   - security of investments
   - types of accounts

2. demonstrate basic banking skills:

   - writing cheques
   - recording cheques and deposits
   - reconciling a bank statement/ alternatives
   - using personal touch banking.

Savings and Investment Choices

The student will:

1. determine short-term and long-term financial goals

2. practise correct use of common investment terms, such as:

   - RRSPs, GICs
   - simple and compound interest

3. recognize the interplay among investment characteristics and how they fit in with identified personal values and goals:

   - risk
   - return
   - liquidity
   - term
   - pyramid of risk

4. recognize that investments may appreciate or depreciate in value.

Using Credit Effectively

The student will:

1. determine the need for credit:

   - the need for goods to be purchased
   - one's ability to make payments on purchased goods

2. identify and discuss the implications of types of credit, such as:

   - credit cards
   - loans
   - mortgages
   - installment purchases
   - deferred credit

3. identify appropriate uses and consequences of credit, including:

   - personal attitude toward debt
   - short- and long-term goals
   - legal responsibilities of credit for example, co-signing loans, defaulting in payments)
   - the impact of credit ratings

4. recognize costs associated with credit buying:

   - final price of goods and services including credit costs
   - dangers of over-extended buying.

Meeting Insurance Needs

The student will:

1. determine personal and family insurance needs:

    - identify insurable risk factors for self and family
    - match insurance coverage with risk factors; e.g., house insurance to protect accommodation
    - develop awareness of present/future economic conditions

2. identify types of personal and property insurance and their purposes:

    - health
    - car
    - life
    - home and tenant
    - disabilities
    - travel/cancellation
    - general medical/out-of-country medical

3. identify consumer strategies for insurance coverage:

    - seeks information on types of insurance available
    - shops comparatively
    - reviews insurance needs periodically.

Consumer Awareness

General Learner Expectations

The student will:

- identify different choices in the marketplace that meet different individual and family wants and needs

- develop skills and knowledge to improve consumer decision making

- recognize that wants and needs change throughout the life cycle.

Specific Learner Expectations

The student will:

1. analyze expectations and distinguish between wants and needs

2. identifying alternative ways of dealing with wants and needs; e.g., health club membership versus use of community facilities; car versus bus; buying a house versus renting accommodation

3. clarify personal values related to marketplace choices and recognize how peers and the media influence those values

4. recognize the influence of parents and family lifestyle on financial choices

5. identify and assess sources of marketplace information and assistance

6. practise wise marketplace skills including:

    - assessing the influence of advertising
    - shopping comparatively
    - reading labels
    - asking questions and evaluating responses
    - evaluating product options
    - avoiding impulse buying
    - reading and understanding contracts, e.g., warranties, guarantees
    - keeping bills of sale
    - being aware of differing policies on return and exchange, deposits

7. recognize the rights and responsibilities of the consumer

8. improve skills in communicating concerns, and in planning purchases

9. learn to modify or change financial plans as goals and/or lifestyle changes, and in response to new information

10. recognize changing responsibilities and commitments throughout life have an impact on consumer choices

11. develop an understanding of consumer decision-making skills through research in one of the following areas:

    - selecting and using health care services and health care products
    - selecting a vehicle
    - selecting housing/accommodation
    - selecting insurance.

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